

The following table details the current allowable state and territory fees and charges deviations (exceptions) from fees normally considered unallowable. Please contact your Regional Loan Center with any questions you may have.

States	Deviations					
<b>AK</b>	Alaska Housing Delegation and Commitment Fee: .5% of loan amount	Documented tax on services, to include services provided by appraiser				
<b>CT</b>	Interthinx DISSCO Fraud Report: \$25					
<b>DE</b>	Closing Protection Letter: \$75	Interthinx DISSCO Fraud Report: \$25				
<b>GA</b>	Georgia Residential Mortgage Fee: \$10					
<b>HI</b>	Homeowner's Association Transfer Fee for Condominium Property Regime Loans					
<b>IA</b>	Title Insurance Premium under Iowa Title Guaranty Program: \$110 purchase loans, \$90 refinancing loans	Processing Costs for Participation in Iowa Mortgage Credit Certificate Program: \$200				
<b>IL</b>	Title Insurance Policy Fee: \$3.00	Processing Costs for Participation in Illinois Mortgage Credit Certificate Program: \$500	Closing/ Attorney/ Settlement Fee: \$175			

<b>IN</b>	Title Insurance Enforcement Fund: \$5	Closing Protection Letter: \$35	Interthinx DISSCO Fraud Report: \$25			
<b>LA</b>	Title-Related Charges: 1% of Loan Amount					
<b>MA</b>	Municipal Lien Certifications: \$250	Interthinx DISSCO Fraud Report: \$25	Attorney Fee: No Limit			
<b>ME</b>	Interthinx DISSCO Fraud Report: \$25					
<b>MI</b>	Interthinx DISSCO Fraud Report: \$25					
<b>MN</b>	Conservation Fee in "Metropolitan" Counties: \$10.00					
<b>NH</b>	Interthinx DISSCO Fraud Report: \$25					
<b>NJ</b>	Closing Protection Letter: \$75	Interthinx DISSCO Fraud Report: \$25	Attorney Fee: No Limit			
<b>NY</b>	CEMA Fee: Amount varies, but must be designated on HUD-1	Title Insurance Endorsement: \$50	Equalization Charge: \$125	253 Affidavit: \$100	Interthinx DISSCO Fraud Report: \$25	Attorney Fee: No Limit
<b>OH</b>	Closing Protection Letter: \$35	Interthinx DISSCO Fraud Report: \$25				
<b>PA</b>	Closing Protection Letter: \$75	Interthinx DISSCO Fraud Report: \$25				
<b>PR (Puerto Rico)</b>	Mortgage Release Fee for Refinances: 1% of Loan Amount per Release					

<b>RI</b>	Municipal Lien Certifications: \$250	Interthinx DISSCO Fraud Report: \$25				
<b>TX</b>	Participation Fee on Texas Veterans Housing Assistance Program (VHAP) Loans: 1% of loan amount	Housing Quality Standards Fee on VHAP Loans: \$75	Attorney Fee (Refinances): \$100			
<b>VA</b>	Title Examination Fee: 1% of loan amount					
<b>VT</b>	Interthinx DISSCO Fraud Report: \$25					
<b>WV</b>	Title Examination Fee: 1% of loan amount					